WHAT IS CLAIMED IS:

1. A method for a real time personal purchasing transaction comprising the steps of:

sending a transaction inquiry from a mobile device to a central server,

transmitting the inquiry from the central server to an information source,

receiving a response to the inquiry from the information source to the central server,

formatting the response with the central server, and

displaying the formatted response on the mobile device.

- 2. The method of claim 1 comprising:
 the mobile device being a cellular telephone.
- 3. The method of claim 1 further comprising: performing the action at a desired time.
- 4. A real time personal purchasing transaction system comprising:
 means for sending an inquiry from a mobile device to a central server,
 means for transmitting the inquiry from the central server to an information source,
 means for receiving a response to the inquiry from the information source,
 means for formatting the response with the central server, and
 means for displaying the formatted response on the mobile device.
- 5. The system of claim 4 wherein the mobile device is a cellular telephone.

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6. The system of claim 4 further comprising:

means for performing the action at a desired time.

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